

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 19-24097-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carl Gaynor
aka Carl Ellis Gaynor Jr.
1109 Hope Rd
Tinton Falls, NJ 07712-3125

Social Security No.:
xxx-xx-8806

Employer's Tax I.D. No.:

NOTICE OF HEARING ON APPLICATION FOR COMPENSATION

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Michael B. Kaplan on:

Date: 9/11/24
Time: 02:00 PM
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

APPLICANT(S)
Edward Hanratty, Debtor's Attorney

COMMISSION OR FEES
fee: \$2951.61

EXPENSES
expenses: \$83.32

If this is a chapter 13 case, the fees and expenses awarded:

- will not reduce the amount to be paid to general unsecured creditors under the plan.
- will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: August 7, 2024

JAN:

Jeanne Naughton
Clerk

In re:
Carl Gaynor
Debtor

Case No. 19-24097-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Aug 07, 2024

User: admin
Form ID: 137

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2024:

Recip ID	Recipient Name and Address
db	Carl Gaynor, 1109 Hope Rd, Tinton Falls, NJ 07712-3125
sp	+ Tanis Deitch, Deitch and Perone, 265 Hwy 36 #203, West Long Branch, NJ 07764-1030
518362627	AMERICAN HEART ASOCIATION PC, PO Box 1207, Neptune, NJ 07754-1207
518362632	FEDLOAN SERVICING, PO Box 60610, Harrisburg, PA 17106-0610
518362631	Federal Loan Servicing Credit, PO Box 60610, Harrisburg, PA 17106-0610
518362637	New Jersey Division of Taxation, 50 Barrack St Fl 9, Trenton, NJ 08608-2006
518446971	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court;, State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0272
518362643	+ US DEPARTMENT OF EDUCATION, 3130 Fairview Park Dr Ste 800, Falls Church, VA 22042-4529

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 07 2024 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 07 2024 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: cashiering-administrationservices@flagstar.com	Aug 07 2024 20:36:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
cr	Email/Text: nsm_bk_notices@mcooper.com	Aug 07 2024 20:35:00	Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741
cr	^ MEBN	Aug 07 2024 20:33:14	Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
518362628	+ Email/Text: g17768@att.com	Aug 07 2024 20:35:00	AT&T, 208 S Akard St, Dallas, TX 75202-4206
518428703	Email/Text: BKPT@cfna.com	Aug 07 2024 20:34:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
518362630	Email/Text: BKPT@cfna.com	Aug 07 2024 20:34:00	CREDIT FIRST NATL ASSOC, PO Box 81315, Cleveland, OH 44181-0315
518362629	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 07 2024 20:37:56	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
518379688	+ Email/PDF: ebn_ais@aisinfo.com	Aug 07 2024 20:49:03	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518471036	+ Email/PDF: ebn_ais@aisinfo.com	Aug 07 2024 20:38:31	DirecTV, LLC, by American InfoSource as agent,

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Aug 07, 2024

Form ID: 137

Total Noticed: 34

518362633	Email/Text: BKPT@cfna.com	Aug 07 2024 20:34:00	4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518362634	^ MEBN	Aug 07 2024 20:31:58	FIrestone, PO Box 81307, Cleveland, OH 44181-0307
518362635	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 07 2024 20:35:00	FLAGSTAR BANK, PO BOX 660263, Dallas, TX 75266-0263
519712109	^ MEBN	Aug 07 2024 20:33:01	Internal Revenue Service, 310 Lowell St Stop 360, Andover, MA 01810-5430
518488327	Email/Text: SERVICINGMAILHUB@flagstar.com	Aug 07 2024 20:35:00	Lakeview Loan Servicing, LLC, 2121 Waukegan Road,Suite 300, Bannockburn,New Jersey 60015, Lakeview Loan Servicing, LLC, 2121 Waukegan Road,Suite 300, Bannockburn,New Jersey 60015-1831
519712108	^ MEBN	Aug 07 2024 20:33:00	Lakeview Loan Servicing, LLC, Flagstar Bank, 5151 Corporate Dr, Troy, Michigan 48098-2639
520187891	^ MEBN	Aug 07 2024 20:33:07	Lakeview Loan Servicing, LLC, 2121 Waukegan Road,Suite 300, Bannockburn,New Jersey 60015-1831
518362638	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 07 2024 20:37:20	Nationstar Mortgage LLC as servicing agent for Lak, GROSS POLOWY LLC, 1775 Wehrle Drive, Suite 100, Williamsville NY 14221-7093
518458450	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 07 2024 20:38:29	PORTFOLIO RECOVERY, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
518362639	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 07 2024 20:49:12	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
518362640	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 07 2024 20:37:48	Portfolio Recovery Association, Riverside Commerce Center, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
518362641	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 07 2024 20:49:16	SYNC B/Amazon, PO Box 965036, Orlando, FL 32896-5036
518362673	^ MEBN	Aug 07 2024 20:32:36	SYNC B/Walmart, PO Box 965036, Orlando, FL 32896-5036
518362642	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 07 2024 20:35:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518432108	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Aug 07 2024 20:35:00	Toyota Financial Services, PO Box 9786, Cedar Rapids, IA 52409-0004
			Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518362636	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
aty	##+	Frenkel Lambert Weiss Weissman & Gordan, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
sp	##+	Edward Hanratty, Law Office of Edward Hanratty, 80 Court Street, Freehold, NJ 07728-1755

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Aug 07, 2024

Form ID: 137

Total Noticed: 34

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Ashley Pascuzzi	on behalf of Creditor Lakeview Loan Servicing LLC ecfnotices@grosspolowy.com
Courtney R. Shed	on behalf of Creditor Nationstar Mortgage LLC as servicing agent for Lakeview Loan Servicing LLC cshed@grosspolowy.com, ecfnotices@grosspolowy.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Douglas J. McDonough	on behalf of Creditor Lakeview Loan Servicing LLC dmcdonough@flwlaw.com, NRodriguez@flwlaw.com
Douglas J. McDonough	on behalf of Creditor Nationstar Mortgage LLC dmcdonough@flwlaw.com NRodriguez@flwlaw.com
Edward Hanratty	on behalf of Debtor Carl Gaynor thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com
Elizabeth L. Wassall	on behalf of Creditor Lakeview Loan Servicing LLC ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Heather Lynn Anderson	on behalf of Creditor State Of New Jersey Division Of Taxation heather.anderson@law.dol.lps.state.nj.us
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13